

In re:
Jackqueline Vargas
Debtor

Case No. 25-11961-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Aug 20, 2025

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2025:

Recip ID	Recipient Name and Address
db	+ Jackqueline Vargas, 1630 W. Whitehall Street, Allentown, PA 18102-1218
15009481	+ Nathaniel Leu Vargas, 1630 W. Whitehall Street, Allentown, PA 18102-1218
15009482	+ Penny Mac Mortgage, PO Box 514387, Los Angeles, CA 90051-4387
15009484	+ Santos Vargas, 1630 W. Whitehall Street, Allentown, PA 18102-1218
15009488	+ The Home Depot/Citibank, PO Box 68, Sioux Falls, SD 57101-0068

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Aug 21 2025 00:08:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Aug 21 2025 00:09:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
15009470	+ EDI: BANKAMER	Aug 21 2025 04:07:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15009471	+ EDI: BANKAMER	Aug 21 2025 04:07:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
15009472	+ EDI: TSYS2	Aug 21 2025 04:07:00	Barclays Bank/Gap, PO Box 8803, Wilmington, DE 19899-8803
15009473	+ EDI: TSYS2	Aug 21 2025 04:07:00	Barclays Bank/Old Navy, PO Box 8803, Wilmington, DE 19899-8803
15009474	+ EDI: CAPIO.COM	Aug 21 2025 04:07:00	Capio Partners, 2222 Texoma Pkwy Ste 150, Sherman, TX 75090-2481
15009475	+ EDI: CAPITALONE.COM	Aug 21 2025 04:07:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
15009476	+ EDI: CITICORP	Aug 21 2025 04:07:00	Citi, PO Box 6190, Sioux Falls, SD 57117-6190
15009477	+ EDI: DISCOVER	Aug 21 2025 04:07:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
15009478	+ Email/Text: rm-bkntices@bridgecrest.com	Aug 21 2025 00:09:00	Drivetime/Bridgecrest, 7300 E. Hampton Ave Ste 101, Mesa, AZ 85209-3324
15009479	EDI: IRS.COM	Aug 21 2025 04:07:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15009480	+ EDI: CAPITALONE.COM	Aug 21 2025 04:07:00	Kohl's/Capone, PO Box 3115, Milwaukee, WI 53201-3115
15009483	+ Email/Text: bkrgeneric@penfed.org	Aug 21 2025 00:08:00	Pentagon Federal Credit Union, 2930 Eisenhower Ave, Alexandria, VA 22314-4557
15009485	+ EDI: SYNC	Aug 21 2025 04:07:00	SYNCB/Amazon, PO Box 71727, Philadelphia,

District/off: 0313-4

User: admin

Page 2 of 2

Date Rcvd: Aug 20, 2025

Form ID: 318

Total Noticed: 22

PA 19176-1727

15009486 + EDI: SYNC

Aug 21 2025 04:07:00

SYNCB/Sams CLub DC, PO Box 965005,
Orlando, FL 32896-5005

15009487 + EDI: WTRRN BANK.COM

Aug 21 2025 04:07:00

TD Bank USA/Target Credit, PO Box 673,
Minneapolis, MN 55440-0673

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2025 at the address(es) listed below:

Name	Email Address
MARISA MYERS COHEN	on behalf of Creditor BANK OF AMERICA N.A ecfmail@mwc-law.com, mcohen@mwc-law.com
MATTHEW K. FISSEL	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, matthew.fissel@brockandscott.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com
STEPHEN J. PALOPOLI, III	on behalf of Debtor Jacqueline Vargas s.palopoli@verizon.net betsylavelle@yahoo.com;palopoli.stephenb129890@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Jackqueline Vargas</u>	Social Security number or ITIN	xxx-xx-2983
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	25-11961-pmm		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jackqueline Vargas

8/19/25

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.